

EXHIBIT D



The Law Offices of
ROBERT S. GITMEID & ASSOC., PLLC

March 13, 2020

VIA CERTIFIED MAIL

Transunion Consumer Solutions
P.O. Box 2000
Chester, PA 19016

Equifax Information Services, LLC
P.O. Box 105139
Atlanta, GA 30348

Experian
P.O. Box 4500
Allen, TX 75013

Innovis Consumer Assistance
P.O. Box 1640
Pittsburgh, PA 15230

Experian Information Solutions, Inc.
12 E 49th Street, 11th Floor
New York, NY 10017

Re: Michael Whitekettle
Original Creditor: Discover Bank
Original Account No.: Ending in 44121691
SSN: [REDACTED]
Address: [REDACTED]

Dear Sir and/or Madam,

Please be advised that this office was retained to represent Michael Whitekettle with respect to his claims for violations under the Fair Credit Reporting Act, 15 U.S.C. § 1681, et seq. (the "FCRA") and other claims related to unlawful credit reporting practices.

On or about May 10, 2018, Mr. Whitekettle and Discover Bank ("Discover"), entered into a settlement agreement for the above referenced account. A copy of the settlement agreement is attached herein for your review. Pursuant to the terms of the settlement, Mr. Whitekettle paid, and the creditor accepted payments totaling \$1,772.00 to settle and close his Discover account. Mr. Whitekettle, via his debt settlement representative, timely made the requisite settlement payments. Proofs of these payments are attached herein for your review.

However, over half a year later, Mr. Whitekettle's account continues to be negatively reported. In particular, on a requested credit report dated February 5, 2020, Mr. Whitekettle's account was reported with a status of "CHARGE OFF", a balance of \$1,771.00, and a past due balance of \$1,771.00. The relevant portion of Mr. Whitekettle's credit report is attached herein for your review. This trade line was inaccurately reported. As evidenced by the settlement agreement and proofs of payments, the account was settled in full and has a balance of \$0.00.

Please take notice that this dispute is made pursuant to 15 U.S.C. § 1681i under the FCRA. Therefore, if this inaccuracy is not corrected within thirty (30) days, we will pursue further legal process on behalf of our client.

Thank you for your prompt attention to this important matter.

Very truly yours,

Tabitha Pitre

Tabitha Pitre
Tabitha.P@Gitmeidlaw.com
(866) 707-4595 Ext. 8811

TP:
Encl.

U.S. Postal Service™
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Extra Services & Fees (check box, add fee as appropriate)

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<input type="checkbox"/> Certified Mail Restricted Delivery	\$
<input type="checkbox"/> Adult Signature Required	\$
<input type="checkbox"/> Adult Signature Restricted Delivery	\$

Postage

Total Postage and Fees

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Street and Apt. No., or PO Box No.

City, State, ZIP+4®

Innovis Consumer Assistance
P.O. Box 1640
Pittsburgh, PA 15230

PS Form 3800, April 2015 PSN 7530-02-000-9047

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12 E 49th Street, 11th Floor
New York, NY 10017

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P.O. Box 2000
Chester, PA 19016

PS Form 3800, April 2015 PSN 7530-02-000-9047

See Reverse for Instructions



P. O. Box 3025
New Albany, OH 43054-3025

May 10, 2018



Discover® Card Account ending in: 1691
Balance: \$3,543.62
Client: Michael Whitekettle

Dear Sir or Madam:

This letter is to confirm our agreement for Discover Card to accept a settlement in the amount of \$1,772.00. Payments to be set up via telephone checks or overnight mail as follows:

- \$ 25.00 (2) payments due on May 30, 2018 through June 30, 2018
- \$ 50.00 (2) payments due on July 30, 2018 through August 30, 2018
- \$ 175.00 (7) payments due on September 30, 2018 through March 30, 2019
- \$ 397.00 due on April 30, 2019

Once payments totaling \$1,772.00 clear your bank account, we will consider the account settled for less than the full balance.

The failure to meet any agreed upon payment that is part of this settlement by the payment due date will terminate the settlement agreement and will result in the entire remaining account balance becoming due immediately.

Settling a debt for less than the balance owed may have tax consequences and Discover may file a 1099C form. We cannot provide you with tax advice. If you have any questions, Discover encourages you to consult a tax advisor of your choosing.

Remit overnight payment to: Discover Card
Attn: Lockbox Operations /6103
2012 Corporate Lane, Suite 108
Naperville, IL 60563

If you have further questions, please contact our office at 1-866-267-0739 between the hours of 8:00am and 5:00pm EST Monday through Friday.

Sincerely,

A handwritten signature in black ink that reads "C. Benham".

Handwritten initials "JMC" in black ink.

C. Benham
Sr. Account Manager
Discover Card

THIS CHECK IS VOID WITHOUT A COLORED BORDER AND P

WATERMARK ON THE BACK - HOLD AT ANGLE TO VIEW

Global Client Solutions, LLC Custodian
FBO Michael Whitekettle

202196637

Pay: TWENTY-FIVE AND XX / 100 DOLLARS

For: [REDACTED] 4412-1691
Michael Whitekettle

Date: 05/23/2018
Amount: \$** 25.00

To The Order Of
Discover Bank
2012 Corporate Lane Ste 108
Attn: Lockbox Operations 6103
Naperville, IL US 60563


Authorized Signature
Questions: (877)503-8236
Void After 90 Days

THIS CHECK IS VOID WITHOUT A COLORED BORDER AND

WATERMARK ON THE BACK - HOLD AT ANGLE TO VIEW

Global Client Solutions, LLC Custodian
FBO Michael Whitekettle

202240200

Pay: TWENTY-FIVE AND XX / 100 DOLLARS

Date: 06/25/2018

Amount: \$** 25.00

For: [REDACTED] 4412-1691
Michael Whitekettle

To The
Order
Of

Discover Bank
2012 Corporate Lane Ste 108
Attn: Lockbox Operations 6103
Naperville, IL US 60563


Authorized Signature
Questions: (877) 503-8236
Void After 90 Days

THIS CHECK IS VOID WITHOUT A COLORED BORDER AND

WATERMARK ON THE BACK - HOLD AT ANGLE TO VIEW

Global Client Solutions, LLC Custodian
FBO Michael Whitekettle

202278795

Pay: FIFTY AND XX / 100 DOLLARS

Date: 07/23/2018

Amount: \$** 50.00

For. [REDACTED] 4412-1691
Michael Whitekettle

To The
Order
Of
Discover Bank
2012 Corporate Lane Ste 108
Attn: Lockbox Operations 6103
Naperville, IL US 60563


Authorized Signature
Questions: (877) 503-8236
Void After 90 Days

Global Client Solutions, LLC Custodian
FBO Michael Whitekettle

202332137

Pay: FIFTY AND XX / 100 DOLLARS


Date: 08/23/2018

Amount: \$** 50.00

For: [REDACTED] 4412-1691
Michael Whitekettle

To The
Order
Of

Discover Bank
2012 Corporate Lane Ste 108
Attn: Lockbox Operations 6103
Naperville, IL US 60563


Authorized Signature
Questions: (877) 503-8236
Valid After 90 Days

Global Client Solutions, LLC Custodian
FBO Michael Whitekettle

202374075

Date: 09/24/2018


Amount: \$** 175.00

Pay: ONE HUNDRED SEVENTY-FIVE AND XX / 100 DOLLARS

For: 4412-1691

Michael Whitekettle

To The Order Of
Discover Bank
2012 Corporate Lane Ste 108
Attn: Lockbox Operations 6103
Naperville, IL US 60563


Authorized Signature
Questions: (877) 503-8236
Void After 90 Days

Global Client Solutions, LLC Custodian
FBO Michael Whitekettle

202421155

Date: 10/23/2018

Amount: \$** 175.00

Pay: ONE HUNDRED SEVENTY-FIVE AND XX / 100 DOLLARS

For: 4412-1691

Michael Whitekettle

To The
Order
Of

Discover Bank
2012 Corporate Lane Ste 108
Attn: Lockbox Operations 6103
Naperville, IL US 60563


Authorized Signature
Questions (877) 503-8236
Void After 90 Days

THIS CHECK IS VOID WITHOUT A COLORED BORDER AND

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Global Client Solutions, LLC Custodian
FBO Michael Whitekettle

202465546

Pay: ONE HUNDRED SEVENTY-FIVE AND XX / 100 DOLLARS

Date: 11/23/2018

Amount: \$** 175.00

For: 4412-1691

Michael Whitekettle

To The
Order
Of

Discover Bank
2012 Corporate Lane Ste 108
Attn: Lockbox Operations 6103
Naperville, IL US 60563

[Handwritten Signature]

Authorized Signature
Questions: (877) 503-8236
Void After 90 Days

THIS CHECK IS VOID WITHOUT A COLORED BORDER AND

PRINT WATERMARK ON THE BACK - HOLD AT ANGLE TO VIEW

Global Client Solutions, LLC Custodian
FBO Michael Whitekettle

202510378

Date: 12/24/2018

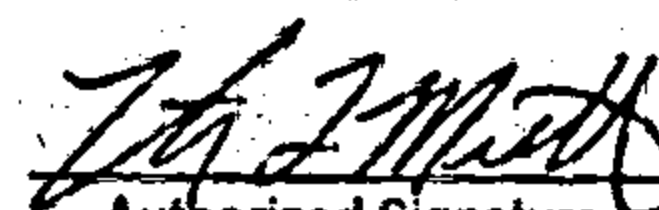
Amount \$** 175.00

Pay: ONE HUNDRED SEVENTY-FIVE AND XX / 100 DOLLARS

For: 4412-1691

Michael Whitekettle

To The Discover Bank
Order 2012 Corporate Lane Ste 108
Of Attn: Lockbox Operations 6103
Naperville, IL US 60563


Authorized Signature
Questions: (877)503-8236
Void After 90 Days

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INT WATERMARK ON THE BACK - HOLD AT ANGLE TO VIEW

Global Client Solutions, LLC Custodian
FBO Michael Whitekettle

202551531


Pay: ONE HUNDRED SEVENTY-FIVE AND XX / 100 DOLLARS

Date: 01/23/2019

Amount \$** 175.00

For: [REDACTED] 4412-1691
Michael Whitekettle

To The Order Of
Discover Bank
2012 Corporate Lane Ste 108
Attn: Lockbox Operations 6103
Naperville, IL US 60563


Authorized Signature
Questions: (877)503-8236
Void After 90 Days

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INT WATERMARK ON THE BACK - HOLD AT ANGLE TO VIEW

Global Client Solutions, LLC Custodian
FBO Michael Whitekettle

202606116

Pay: ONE HUNDRED SEVENTY-FIVE AND XX / 100 DOLLARS

Date: 02/25/2019

Amount: \$** 175.00

For: 4412-1691
Michael Whitekettle

To The
Order
Of

Discover Bank
2012 Corporate Lane Ste 108
Attn: Lockbox Operations 6103
Naperville, IL US 60563


Authorized Signature
Questions: (877) 503-8238
Void After 90 Days

THIS CHECK IS VOID WITHOUT A COLORED BORDER AND
Global Client Solutions, LLC Custodian
FBO Michael Whitekettle

202653391

Date: 03/25/2019

Amount: \$** 175.00

Pay: ONE HUNDRED SEVENTY-FIVE AND XX / 100 DOLLARS

For: 4412-1691

Michael Whitekettle

To The
Order
Of

Discover Bank
2012 Corporate Lane Ste 108
Attn: Lockbox Operations 6103
Naperville, IL US 60563


Authorized Signature
Questions: (877) 503-8236
Void After 90 Days

Global Client Solutions, LLC Custodian
FBO Michael Whitekettle

202714472

Pay: THREE HUNDRED NINETY-SEVEN AND XX / 100 DOLLARS

Date: 04/23/2019


Amount: \$** 397.00

For: [REDACTED] 4412-1691

Michael Whitekettle

To The
Order
Of

Discover Bank
2012 Corporate Lane Ste 108
Attn: Lockbox Operations 6103
Naperville, IL US 60563


Authorized Signature
Questions: (877) 503-8236
Void After 90 Days

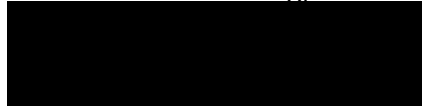


PROPERTY ADDRESS

DATE COMPLETED 2/5/2020

DATE ORDERED 2/5/2020

REPOSITORIES XP

PRPD' BY
LOAN TYPE

APPLICANT

CO-APPLICANT

APPLICANT WHITEKETTLE, MICHAEL

CO-APPLICANT WHITEKETTLE, SHERRI

SOC SEC #

SOC SEC #

MARITAL STATUS

DEPENDENTS

COLLECTION ACCOUNTS

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
B	B	DISCOVER FIN SVCS LLC 4412	01/20	10/11 04/19	\$2875 REV	\$1771 -	\$1771	84	2	1	4	CHARGE OFF XP